

People at Funding Circle

We're on a mission to back small businesses like no other company can. Our people, known as Circlers, are the ones who make this happen every day. We believe in creating a culture where Circlers can truly belong, bring their expertise and grow by taking ownership of work that delivers real impact.

Our People standards, policies and practices are designed to enable and support our culture. We regularly review our policies to ensure what we offer as part of our Circler proposition remains attractive and competitive. Likewise our policies set out the values and behaviours we hold ourselves accountable to, setting the highest standards to support the customers we serve, as an FCA regulated business.

For more information please see [Our People](#).

People: Standards

Funding Circle Code of Conduct

Funding Circle is dedicated to implementing and maintaining the highest standards of behaviour, ethics and integrity among its workforce of Circlers, and to creating a culture where adherence to these standards is recognised and rewarded. We are committed to a supportive work environment, where Circlers have the opportunity to reach their full potential. Circlers are expected to do everything they can to create a workplace culture that is free of harassment, intimidation, bias and unlawful discrimination. Funding Circle has no tolerance for any form of discrimination. Circlers should be aware that in certain circumstances, should they be guilty of discrimination, they may be personally legally liable for their actions.

Diversity, Equity and Inclusion (DEI)

At Funding Circle, we're on a mission to back small businesses like no other company has ever done before. To succeed, we need a team that reflects the diverse world of the customers we support. We know that our success comes from a culture where every Circler - regardless of background, identity, or experience - feels the confidence to bring their whole self to work.

Our 3 core objectives are;

Objective 1: Create & sustain a skilled, highly engaged, and diverse workforce at Funding Circle

Objective 2: Empower and enable all Circlers to thrive and prosper through a culture that accommodates and ensures they have equal access to the resources and opportunities which will enable them to grow, contribute and develop.

Objective 3: Cultivate an inclusive workplace where Circlers' unique talents, skills, and perspectives are valued and utilised

At Funding Circle, all forms of diversity are recognised and welcomed. There are 5 areas of diversity focus where we organise our efforts and actions: Mental health & disability, age & gender, sexual orientation, race & ethnicity and socio-economic background.

We deliver our DEI strategy by focusing on four key areas of education, communication, culture & community, and accountability, with specific action plans developed against each of our DEI objectives drawn from these pillars.

The Nomination Committee and the Environment, Social and Governance (ESG) Committee have joint oversight of DEI strategy and approach at Funding Circle. DEI is monitored as part of our broader ESG framework. Both the Nomination Committee and ESG Committee review and approve diversity and inclusion initiatives.

Management Information

Regular DEI management information is shared with the Executive Committee (ExCo) on a quarterly basis to monitor and track progress at a management level. The Nomination Committee receives, on at least an annual basis, reports on gender pay gap data, overall gender diversity, engagement survey scores and completed diversity and inclusion training to enable it to monitor the impact of these initiatives.

Key Circler metrics

	2025	2024	2023	2022	2021
Engagement	74%	64%	68%	73%	73%
'Recommend' Funding Circle	75%	61%	84%	87%	86%
Gender Diversity	42%	42%	42%	40%	44%
Senior Management Diversity*	43%	43%	34%	33%	34%
Gender Pay Gap (mean)	22%	20.4%	17.4%	22.4%	18.5%
Gender Pay Gap (median)	30%	27.1%	26.1%	30.5%	27.1%

**Senior Management diversity is defined at Funding Circle as all Circlers reporting to our Executive team and their direct reports.*

Read more about our gender pay gap here: [Diversity, Equity & Inclusion](#).

Funding Circle DEI statement

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In our fast-moving environment, we don't just 'accept' diversity; we seek it out to help us spot opportunities and find a better way. We provide the space for you to take ownership and run with it, ensuring that everyone has the platform to contribute their ideas and the support to be successful.

Being a Circler means backing each other as much as we back small businesses. We measure our success not just by individual achievements, but by the impact we have on others. We cherish our diversity - across culture, gender, race, disability, sexual orientation, and thought - and we Stand Together to make it happen, every single day.

Equal Opportunities Statement

At Funding Circle, we know that diversity and difference are key strengths. We ensure Circlers of all backgrounds are treated equally, and continually focus on creating an environment that welcomes, supports and provides equal opportunities to everyone, irrespective of culture, gender, race or ethnicity, gender identity and expression, disability, marital status, age, nationality, pregnancy or maternity, religion or belief, sex or sexual orientation.

This policy applies to promotion, training, placement, transfer, dismissal as well as remuneration, grievance and disciplinary procedures and decisions. This policy also applies to recruitment of persons from outside the workplace and the treatment of contract workers.

Funding Circle has no tolerance for any form of discrimination. Circlers should be aware that in certain circumstances, should they be guilty of discrimination, they may be personally legally liable for their actions.

Our policy for the employment of disabled persons is to provide equal opportunities with other Circlers to develop skills and secure roles relevant for them and their career ambitions. This includes making reasonable adjustments to the workplace to support this. Our recruitment process ensures all applications, including those from disabled persons, are treated equally and fairly.

Anti-Harassment & Anti-Bullying

In accordance with our Anti-Harassment & Anti-Bullying Policy, we are committed to protecting all Circlers from harassment and bullying in the workplace. Supporting our Code of Conduct, this policy outlines our zero-tolerance approach to discrimination, bullying, and harassment of any kind. To

ensure a safe environment, we have a clear escalation process in place should a Circler witness or experience such behavior.

We believe everyone deserves to be treated with dignity and respect in a welcoming environment. In line with these values, all Circlers should feel empowered to raise concerns regarding any inappropriate behavior.

Collective bargaining and freedom of association

We recognise the rights of Circlers to freedom of association and collective bargaining. All Circlers are empowered and have the right to form and / or join a recognised union of their choice, with a view to establishing collective interests and engage in constructive dialogue on relevant topics pertaining to their employment at Funding Circle, including but not limited to, employment conditions, Circler relations and other matters of mutual concern.

People: Policies

Time off

We offer Circlers a variety of time off policies to support their wellbeing. All Circlers receive the equivalent of 5 weeks' paid annual leave as a minimum per full year worked, which increases to up to 6 weeks with tenure. Circlers also have the option to purchase up to an additional 5 days of annual leave per year. Our time off policy also covers sick leave, family leave and care leave, medical appointments and volunteering/charity days.

Flexible Working

We are committed to a hybrid environment, combining working from home and from the office. From their start date, Circlers may submit formal applications for flexible working. Funding Circle treats all requests to change working hours, patterns, or locations in a fair and consistent manner, ensuring the needs of both the Circler and the business are met.

Employment types

In conjunction with flexible working, Funding Circle supports a variety of employment types, including but not limited to, permanent, fixed term, temporary, apprenticeships, internships and work shadowing (note employment types may vary by team and business requirements). We engage with independent contractors where necessary.

Family Leave

We offer up to 26 weeks of full pay for Maternity Leave, and up to 6 weeks of full pay for Paternity Leave (renamed Partner Leave to be more inclusive for all Circlers). We also offer enhanced pay terms for Adoption and Shared Parental Leave, with the amount varying depending on the status of the caregiver, in line with our Maternity and Partner leaves.

We also have a Care Leave policy for those who need time out to care for dependants, where caregivers can take up to 5 days additional leave per holiday year to look after their dependants, as well as compassionate leave for all Circlers.

We proactively encourage those on Maternity leave to use their 10 fully paid Keeping in Touch days to support their transition back to work.

Fertility Treatment

Circlers undergoing fertility treatment are supported with up to 10 days of additional paid leave for treatment, diagnosis, and consultations. Partners of those undergoing treatment are also entitled to up to 5 days of paid leave to provide support or attend appointments.

We are also committed to supporting all Circlers with reasonable adjustments to their working patterns or environment during the treatment period to ensure their wellbeing remains a priority.

Parental Bereavement

We have a policy in place that supports parents who are experiencing bereavement, which allows them to take paid time off if they experience a loss. This policy supports the parent physically experiencing the loss as well as partners at any stage of pregnancy. This policy also supports those who experience the loss of a child.

Training & Development

Funding Circle offers all Circlers access to training materials and interactive learning sessions to support their development. We offer a comprehensive range of functional and technical skills programmes, alongside dedicated strategic leadership development and a manager curriculum. We also offer all Circlers up to £300 per year to spend on their development, which can be used towards learning materials, conferences or webinars that will help them to grow and develop at Funding Circle. In certain cases, Funding Circle will also consider funding relevant courses and/or studies that will support a Circler's personal and professional development. In some cases, Circlers may also be offered paid time off to study.

Health & Safety

Funding Circle has a robust Health & Safety policy, which outlines the procedures in place to support Circlers in the workplace. This policy covers details such as first aid (for both physical and mental health), fire safety, security and accidents in the workplace, as well as support with their mental health. All Circlers have access to this policy and will be supported with their safety in the workplace.

We support new joiners with desk assessments to ensure their working environment away from the office is conducive to positive mental and physical health. We also ensure assessments are taken in the workplace for those who are disabled, pregnant, or have other needs to ensure appropriate reasonable adjustments can be made.

Living Wage

Funding Circle has been aligning with the real Living Wage Foundation's standards for pay for the past 3 years.

Employee Share Incentive Plan

All Circlers are eligible to participate in our Share Incentive Plan where, for every "Partnership share" that is purchased, two "Matching shares" are awarded.

The Executive Committee and other senior management and senior specialist roles participate in a discretionary share-based long term equity incentive plan, with grant size increasing with seniority.

People: Practices

Hiring

We invest in our hiring managers and interview panels to ensure they are trained on 'Hiring the Funding Circle Way'; our anti-bias hiring framework - and we make our best efforts to ensure all our interview panels are diverse. We also offer apprenticeships, and welcome career changers and returners.

Development, Pay & Progression

We apply an inclusive and equitable philosophy to all development, pay, progression and promotion opportunities at FC. We hold ourselves accountable by setting targets for ourselves on providing progression opportunities to all, and regularly audit ourselves against our progress, reporting back to our executive team and board.

Learning opportunities

As a learning organisation, we offer a comprehensive range of functional and technical skills programmes, alongside dedicated strategic leadership development and manager curriculum. We have also built and continue to evolve team-specific career frameworks across all departments and roles to provide clear pathways for growth. We're especially proud of our Circler-led content; we run internal workshops, discussions, training, and events on a wide variety of topical issues, developed by Circlers, for Circlers. These range from technical skills and leadership training to initiatives designed to increase awareness, empathy, and allyship at FC

Engagement

We value feedback and run annual engagement surveys, alongside informal and formal discussion and focus groups to help shape where we go. We are open with our results and action plan at an organisational and team level with team members and managers to make meaningful change.

Mentorship

We believe in the power of connection and run formal and informal mentorship initiatives that foster growth and perspective-sharing across the business; by leveraging the power of mentoring, we create space for Circlers to learn from one another.

The Open Circle

In the spirit of our 'Be Open' value we hold 'Open Circle' sessions in which all Circlers can submit any topical (and sometimes sensitive) DEI related questions and have it answered by a panel that represents each of our Circler groups. This session creates a safe space for everyone to learn together and for peers to share their lived experiences.

Building awareness with Circler groups

We have a number of Employee Resource Groups which we call our 'Circler Groups', and are very proud of how they have grown organically. Their initiatives create an environment where everyone feels valued, respected and empowered to contribute their best and proudly celebrate their heritage and backgrounds.

Our Circler groups collectively organise regular events across the year, including panel meetings, educational sessions, donation drives and more. The mission of each group is summarised below;

Let's Talk about Heritage

Our mission is to educate on the experiences of minorities, celebrate racial diversity, and create a safe space to continue to engage in dialogue. We hold panel events and forums on heritage, racial discrimination, gender identity and mental health.

Circle of Pride

Our mission is to champion inclusion for All through an LGBTQ+ lens by building an open community and celebrating LGBTQ+ contributions.

ND@FC

Our mission is to spearhead the discussion on how neurodifferences add value, and build the infrastructure for an equitable and accessible workplace. We run reverse mentoring schemes for managers to learn from neurodivergent employees

FC Impact

Our mission is to come together and give back to communities in need, raise awareness for worthy causes, and make an impact through charity & volunteering projects. One of the ways we do this every month is by supporting the homeless with Nishkam SWAT charity.

Parents@FC

Our mission is to provide a supportive space and a network for working parents. We run practice sessions on parenting skills.

Women@FC

Our mission is to build a community where women connect, thrive and win. We have developed mentoring schemes for male managers on how best to support female employees.